

IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	)	Case No. 19-23010-CMB
Nicki M. Todaro	)	Chapter 13
	)	
Debtor(s)	)	Doc # _____
Ronda J. Winnecour, Chapter 13 Trustee	)	
Movant(s)	)	
vs.	)	
Nicki M. Todaro	)	
	)	
Respondent(s)	)	

NOTICE OF HEARING ON MOTION OF TRUSTEE FOR DISMISSAL

[Not for publication by any newspaper creditor]

TO ALL PARTIES IN INTEREST:

Notice is hereby given pursuant to Bankruptcy Rule 1017 that the Trustee shall separately serve on the debtor(s) a Motion to Dismiss the Chapter 13 Case.

If no response is timely filed from any party of interest, the motion will be granted by default without a hearing. If a written response is timely filed, a **Zoom Video**

**Conference** hearing on the Trustee's motion will be held on **March 9, 2023, at**

**1:30 p.m. before Judge Carlota Böhm.** Parties or counsel of record who intent

to participate in the hearing shall appear by Zoom Video Conference and shall

make arrangements as directed by Judge Böhm's Zoom Procedures at

<http://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc->

[videohrg.pdf](http://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf). Any party wishing to be heard at the hearing on the Trustee's

Motion to Dismiss should file a written response on or before **February 28, 2023.**

2/8/23

Date

/s/ Ronda J. Winnecour

Ronda J. Winnecour (PA I.D. #30399)

Attorney and Chapter 13 Trustee

U.S. Steel Tower – Suite 3250

600 Grant Street

Pittsburgh, PA 15219

(412) 471-5566

[cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

In re:  
Nicki M. Todaro  
Debtor

Case No. 19-23010-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 09, 2023

User: auto  
Form ID: pdf900

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db	+ Nicki M. Todaro, P.O. Box 2, Newell, PA 15466-0002
15096474	AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
15096487	+ David R. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
15096488	Southwestern Endoscopy Center, 302 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 10 2023 00:04:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15115484	+ Email/Text: bankruptcy@sccompanies.com	Feb 09 2023 23:55:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096475	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2023 00:04:33	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15104166	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2023 00:05:01	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15096476	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 00:04:49	Carson Smithfield, P.O. Box 9216, Old Bethpage, NY 11804-9016
15096477	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 23:56:00	Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15096478	+ Email/Text: ccusa@ccuhome.com	Feb 09 2023 23:55:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
15096479	Email/Text: bnc-bluestem@quantum3group.com	Feb 09 2023 23:56:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
15096480	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 09 2023 23:56:00	Jefferson Capital Systems, P.O. Box 7999, Saint Cloud, MN 56302-9617
15115482	+ Email/Text: bankruptcy@sccompanies.com	Feb 09 2023 23:55:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096481	Email/Text: amps@manleydeas.com	Feb 09 2023 23:55:00	Manley Deas Kochalski, LLC, P.O. Box 165028, Columbus, OH 43216-5028
15106811	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 00:04:34	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15096482	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 00:04:44	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15096483	Email/Text: bankruptcy@sccompanies.com	Feb 09 2023 23:56:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364

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15115483	+ Email/Text: bankruptcy@sccompanies.com	Feb 09 2023 23:56:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15118351	Email/PDF: pa_dc_claims@navient.com	Feb 10 2023 00:04:49	Navient PC Trust c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15096484	Email/PDF: pa_dc_claims@navient.com	Feb 10 2023 00:05:01	Navient Solutions, Department of Education Loan Services, P.O. Box 9640, Wilkes Barre, PA 18773-9640
15136621	Email/Text: Bankruptcy.Notices@pnc.com	Feb 09 2023 23:55:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15096485	Email/Text: Bankruptcy.Notices@pnc.com	Feb 09 2023 23:55:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15096486	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2023 00:05:02	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15136291	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2023 00:05:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15096489	Email/Text: bankruptcy@sccompanies.com	Feb 09 2023 23:55:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
15115485	+ Email/Text: bankruptcy@sccompanies.com	Feb 09 2023 23:55:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15097460	+ Email/PDF: gecsedl@recoverycorp.com	Feb 10 2023 00:04:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15096490	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 23:56:00	Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15100826	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 10 2023 00:05:01	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15096491	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 10 2023 00:04:49	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		WELLS FARGO BANK, N.A.
15118784	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15163299	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name	Email Address
Bradley A. King	on behalf of Creditor WELLS FARGO BANK N.A. bking@kingguiddylaw.com
Bradley A. King	on behalf of 3rd Party Plaintiff WELLS FARGO BANK N.A. bking@kingguiddylaw.com
Bradley A. King	on behalf of Defendant WELLS FARGO BANK N.A. bking@kingguiddylaw.com
Brian Nicholas	on behalf of 3rd Pty Defendant PNC Bank N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Defendant WELLS FARGO BANK N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Plaintiff Nicki M. Todaro lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of 3rd Party Plaintiff WELLS FARGO BANK N.A. lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of 3rd Pty Defendant PNC Bank N.A. lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Counter-Defendant Nicki M. Todaro lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor Nicki M. Todaro lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
James Warmbrodt	on behalf of 3rd Pty Defendant PNC Bank N.A. bkgroup@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Defendant WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Michael P. Kruszewski	on behalf of Mediator Michael P. Kruszewski mkruszewski@quinnfirm.com slowe@quinnfirm.com;quinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbebo@quinnfirm.com;quinnbankruptcy2022@gmail.com
Michael Paul Oliverio	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mpoliverio@vorys.com, mjcoleman@vorys.com
Michael Paul Oliverio	on behalf of 3rd Pty Defendant PNC Bank N.A. mpoliverio@vorys.com, mjcoleman@vorys.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rajeev K. Adlakha	on behalf of 3rd Pty Defendant PNC Bank N.A. rkadlakha@vorys.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Scott A. Dietterick	on behalf of 3rd Pty Defendant PNC Bank N.A. amps@manleydeas.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

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